

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Northern District of Illinois

Case No. 04-21602

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Gertraud Rosa Gray
4208 S Albany 1
Chicago, IL 60632

Social Security No.:

xxx-xx-9246

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 30, 2004

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 04-21602

User: kscott
Form ID: b18

Page 1 of 1
Total Served: 19

Date Rcvd: Sep 30, 2004

The following entities were served by first class mail on Oct 02, 2004.

db +Gertraud Rosa Gray, 4208 S Albany 1, Chicago, IL 60632-2512
aty +Andrew B Nelson, Law Offices Of Peter Francis Geraci, 55 E Monroe Street #3400,
Chicago, IL 60603-5920
tr Glenn R Heyman, ESQ, Crane Heyman Simon Welch & Clar, 135 S Lasalle Ste 3705,
Chicago, IL 60603
8154429 +Academy Collection Service, Bankruptcy Department, 10965 Decatur Road,
Philadelphia, PA 19154-3210
8154425 Atlantic Credit & Finance, Bankruptcy Department, PO Box 13386, Roanoke, VA 24033-3386
8154434 +Baker, Miller, Markoff, Krasny, Bankruptcy Department, 11 S. LaSalle St., 19th floor,
Chicago, IL 60603-1203
8154439 +Citibank, Bankruptcy Department, PO Box 6001, The Lakes, NV 89163-0001
8154428 Citibank, Bankruptcy Department, PO Box 9012, Des Moines, IA 50368-9012
8154437 +Citibank, Bankruptcy Department, Box 8001, South Hackensack, NJ 07606-8001
8154430 Collect Corporation, Bankruptcy Dept., 10965 Decatur Road, Suite 100,
Williamsville, NY 14221
8154427 +Creditors Interchange, Bankruptcy Department, 80 Holtz, Buffalo, NY 14225-1470
8154424 +Direct Merchants Bank, Attn: Bankruptcy Dept., Keirland 1 Suite 300, 16430 N. Scottsdale Rd,
Scottsdale, AZ 85254-1518
8154438 +NCO Financial Systems, Bankruptcy Department, PO Box 41418, Philadelphia, PA 19101-1418
8154426 People's Bank Credit Card Plan, Attn: Bankruptcy Dept., PO Box 7015, Bridgeport, CT 06601-7015
8154432 +Sears, Bankruptcy Department, PO Box 182149, Columbus, OH 43218-2149
8154435 +Walmart, Attn: Bankruptcy Dept., PO Box 530929, Atlanta, GA 30353-0929

The following entities were served by electronic transmission on Oct 01, 2004 and receipt of the transmission was confirmed on:

8154439 +EDI: CITICORP.COM Oct 01 2004 09:33:00 Citibank, Bankruptcy Department, PO Box 6001,
The Lakes, NV 89163-0001
8154437 +EDI: CITICORP.COM Oct 01 2004 09:33:00 Citibank, Bankruptcy Department, Box 8001,
South Hackensack, NJ 07606-8001
8154433 +E-mail: mrdiscen@discoverfinancial.com Oct 01 2004 06:57:01 Discover Financial,
Attn: Bankruptcy Dept., PO Box 8003, Hilliard, OH 43026-8003
8154440 +EDI: PHINPLAZA.COM Oct 01 2004 09:32:00 Plaza Associates, Bankruptcy Department,
PO Box 18008, Hauppauge, NY 11788-8808
8154431 EDI: TSYS.COM Oct 01 2004 09:33:00 QVC, Bankruptcy Department, PO Box 105980, Dept. 05,
Atlanta, GA 30353-5980
8154432 +EDI: SEARS.COM Oct 01 2004 09:33:00 Sears, Bankruptcy Department, PO Box 182149,
Columbus, OH 43218-2149

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8154436* +Sears, Bankruptcy Department, PO Box 182149, Columbus, OH 43218-2149

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2004

Signature:

